

09/767,031

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Proposed Claim 1

1. (Currently amended) A computer based method for providing gifts including transfers of assets from a donor to a receiving entity comprising the computer implemented steps of:
  - in a computer network, compiling donor investment portfolio data from each brokerage account associated with a subject donor investment portfolio;
  - using at least one computer in the computer network, analyzing the subject donor investment portfolio and identifying assets representing tax efficient gift transfers from a donor to a receiving entity, by
    - (i) calculating and displaying unrealized gain of each asset in the donor investment portfolio; and
    - (ii) for each asset in the subject donor investment portfolio, calculating and displaying estimated tax savings achievable by transferring the asset as a gift from the subject donor investment portfolio to the receiving entity; and
  - through a computer coupled to the computer network, enabling (i) donor selection of [(i)] assets from the subject donor investment portfolio for transferring as a gift to the receiving entity, and (ii) donor authorization of the gift of the selected assets, an instant transfer of each selected asset such that tax valuation of each donor selected asset is defined (a) as a function of moment of the donor authorization of the gift independent of transfer of each selected asset to the receiving entity and (b) as a result of an agency relationship with the receiving entity selected timing of transfer.